

BANK LOAN SUMMARY REPORT



Bank Loan Summary

Loan Distrution and Trends

Loan Analysis

Details

State

All

Grade

All

Purpose

All

Total Loan Applications

38.6K

MTD

4.0K

MoM

4.2%

Total Profit

35.4M

MTD

3.4M

MoM

55.9%

Total Loss (Bad Loans)

-29.8M

MTD

-3.4M

MoM

-4.1%

Avg Interest Rate

12.1%

MTD

12.4%

MoM

3.1%

Avg Debt/Income Ratio

13.2%

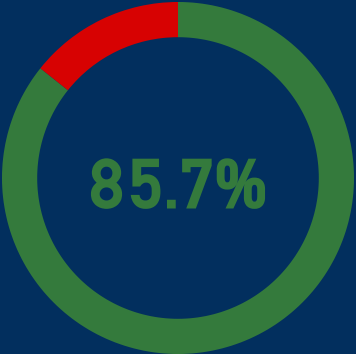
MTD

13.5%

MoM

2.5%

Good Loans Issued



Good Loan Application

33.1K

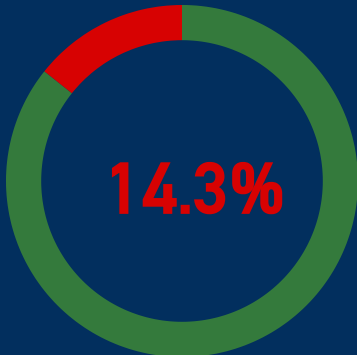
Good Loan Funded Amount

\$370.7M

Good Loan Amount Received

\$436.0M

Bad Loans Issued



Bad Loan Application

6K

Bad Loan Funded Amount

\$68.1M

Bad Loan Amount Received

\$38.3M

Loan Status

Loan Status	Total Loan Applications	Total Funded Amount	Total Amount Received	MTD Funded Amount	MTD Total Amount Received	Avg Interest Rate	Avg DTI
Fully Paid	32024	\$352,434,900	412,509,551.00	\$38,518,900	44,407,623.00	11.75%	13.07%
Charged Off	5513	\$68,148,950	38,323,026.00	\$8,585,600	5,165,925.00	13.84%	13.92%
Current	1039	\$18,283,675	23,445,832.00	\$3,666,575	4,568,452.00	15.19%	14.79%
Grand Total	38576	\$438,867,525	474,278,409.00	\$50,771,075	54,142,000.00	12.14%	13.23%

LOANS DISTRIBUTION AND TRENDS



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Select Measure

Total Loan Applica...▼

State

All ▼

Grade

All ▼

Good/Bad Loans

All ▼

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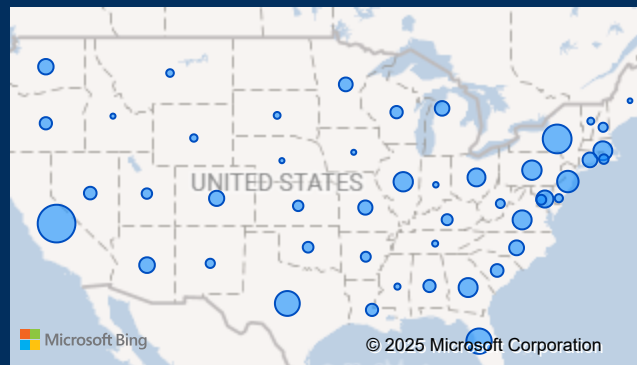
MoM

2.5%

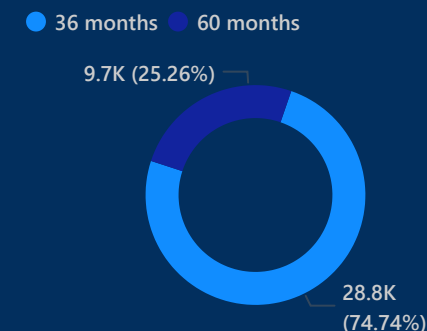
Total Loan Applications by Month



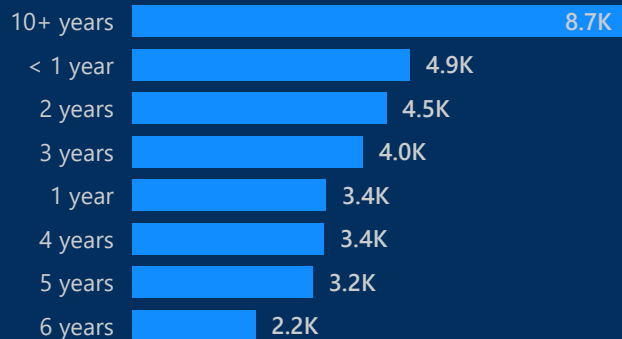
Total Loan Applications



Total Loan Applications by Term



Total Loan Applications by Employee Length



Total Loan Applications by purpose



Total Loan Applications

home_ownership	Total Loan Applications
MORTGAGE	16865
NONE	6
OTHER	168
OWN	2795
RENT	18742
Total	38576

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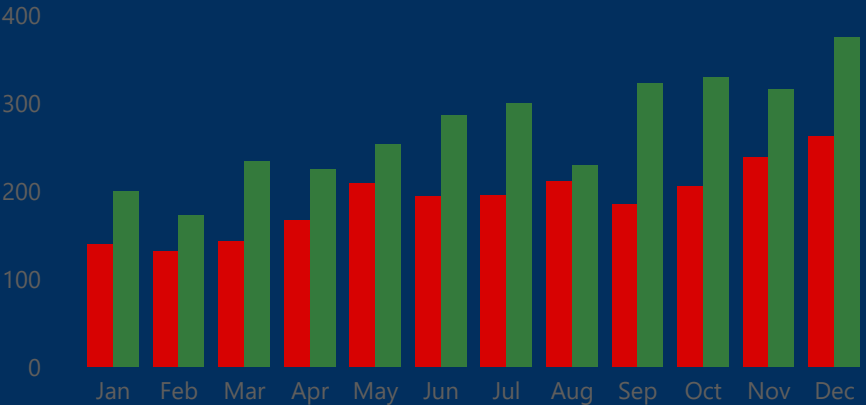
13.5%

MoM

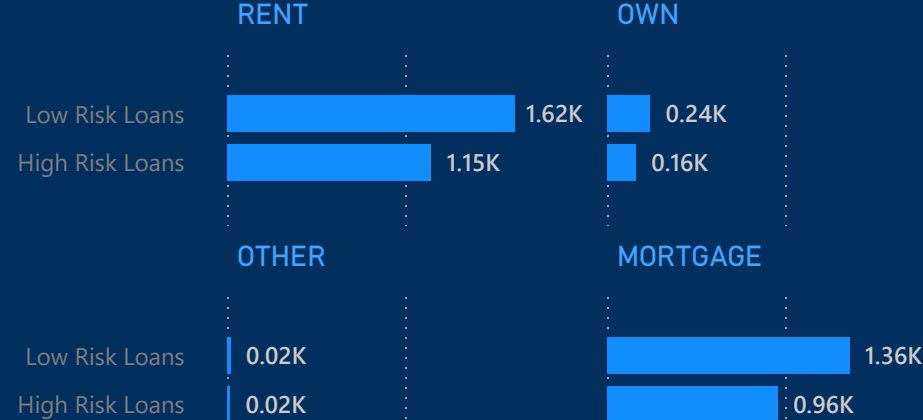
2.5%

Bad Loan Application by Month and Loan risk

Loan risk ● High Risk Loans ● Low Risk Loans

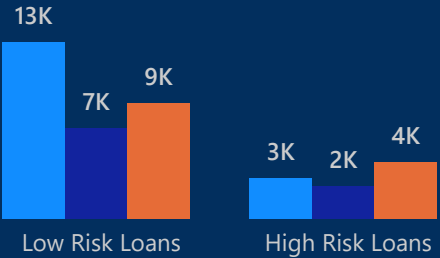


Bad Loan Application by Loan risk and home_ownership



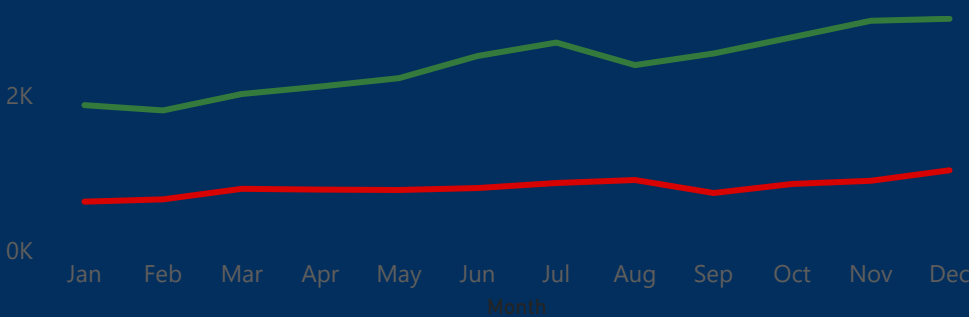
Total Loan Application (Loan risk/Verification Status)

● Not Verified ● Source Verified ● Verified



Total Loan Application by Loan Risk

● High Risk Loans ● Low Risk Loans



BANK LOANS DETAILS



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MTD 12.4% MoM 3.1%

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MTD 13.5% MoM 2.5%

Id	Purpose	Home Ownership	Grade	Sub Grade	Issue Date	Funded Amount	Int Rate	Installment	Amount Received
54734	Debt consolidation	RENT	B	B4	Monday, August 09, 2021	\$50,000	0.24	1,658.20	58,660.00
55742	credit card	RENT	B	B5	Saturday, May 08, 2021	\$7,000	0.11	228.22	8,216.00
57245	Debt consolidation	OWN	C	C2	Wednesday, March 10, 2021	\$2,400	0.26	81.00	2,916.00
57416	Debt consolidation	RENT	C	C3	Tuesday, November 09, 2021	\$21,600	0.27	733.72	26,416.00
58915	Debt consolidation	RENT	B	B3	Thursday, April 08, 2021	\$15,000	0.20	324.68	11,688.00
59006	credit card	MORTGAGE	C	C5	Thursday, September 09, 2021	\$3,000	0.14	102.92	3,705.00
61390	credit card	MORTGAGE	A	A5	Wednesday, February 10, 2021	\$4,000	0.08	125.13	4,452.00
61419	Debt consolidation	RENT	D	D2	Wednesday, February 10, 2021	\$11,200	0.30	388.04	12,950.00
62102	Debt consolidation	RENT	B	B1	Saturday, April 10, 2021	\$6,400	0.20	206.16	6,828.00
65426	car	MORTGAGE	B	B1	Monday, August 09, 2021	\$4,000	0.11	131.22	2,755.00
65640	home improvement	MORTGAGE	C	C2	Saturday, May 08, 2021	\$10,000	0.23	174.38	6,308.00
66431	Debt consolidation	RENT	B	B5	Tuesday, February 09, 2021	\$5,050	0.24	168.24	6,056.00
66749	Debt consolidation	MORTGAGE	C	C4	Wednesday, December 08, 2021	\$21,250	0.27	720.86	25,950.00
66943	Debt consolidation	RENT	B	B4	Tuesday, August 10, 2021	\$5,600	0.23	123.14	6,288.00
66964	Debt consolidation	MORTGAGE	D	D3	Tuesday, June 08, 2021	\$15,000	0.26	507.16	18,258.00
67503	Debt consolidation	MORTGAGE	A	A4	Saturday, October 09, 2021	\$20,000	0.17	632.22	22,560.00